

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TERRY L BERETA SR  
GLADYS I BERETA  
Debtor(s)

Case No. 09-48925

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/27/2012.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,148.57
Less amount refunded to debtor	\$1,048.57

**NET RECEIPTS: \$35,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,851.58
Other	\$26.50

**TOTAL EXPENSES OF ADMINISTRATION: \$5,378.08**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFINITY CASH LOANS	Unsecured	400.00	526.05	526.05	254.22	0.00
ALLIED TUBE EMPLOYEES F C U	Unsecured	4,753.00	NA	NA	0.00	0.00
ALLIED TUBE EMPLOYEES F C U	Unsecured	561.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	1,197.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	1,468.00	1,508.76	1,508.76	729.14	0.00
CAPITAL ONE BANK USA	Unsecured	1,241.00	1,267.60	1,267.60	612.59	0.00
CCS CORTURST BANK	Unsecured	370.00	NA	NA	0.00	0.00
CCS CORTURST BANK	Unsecured	288.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	604.00	604.43	604.43	292.10	0.00
CHECK N GO	Unsecured	1,200.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	136,833.00	141,075.39	NA	0.00	0.00
CITIMORTGAGE INC	Secured	0.00	35,248.39	866.59	866.59	0.00
CITIMORTGAGE INC	Unsecured	24,195.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Unsecured	260.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	260.00	0.00	260.00	260.00	0.00
CORTRUST BANK	Unsecured	251.00	290.63	290.63	139.61	0.00
CREDIT ONE BANK	Unsecured	1,605.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	501.00	501.13	501.13	242.18	0.00
ECMC	Unsecured	NA	53,714.69	53,714.69	0.00	0.00
GMAC	Secured	710.00	899.81	899.81	0.00	0.00
GMAC	Unsecured	1.00	280.60	280.60	134.78	0.00
GMAC	Secured	11,548.00	11,548.00	11,548.00	11,548.00	368.23
HSBC	Unsecured	1,662.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,959.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,397.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,377.00	NA	NA	0.00	0.00
HSBC	Unsecured	399.00	NA	NA	0.00	0.00
INDRAJIT J PATEL	Unsecured	924.46	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,400.00	3,735.31	3,735.31	3,735.31	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	214.47	214.47	103.03	0.00
ISAC	Unsecured	18,465.00	18,579.62	18,579.62	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING	Unsecured	1,222.00	1,236.56	1,236.56	597.59	0.00
LVNV FUNDING	Unsecured	797.00	844.69	844.69	408.21	0.00
MERRICK BANK	Unsecured	1,131.00	1,131.71	1,131.71	546.92	0.00
MERRICK BANK	Unsecured	2,263.00	2,263.58	2,263.58	1,093.92	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,370.00	3,369.89	3,369.89	1,628.57	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	1,893.00	1,893.07	1,893.07	914.86	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,500.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	998.00	998.69	998.69	482.64	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	825.00	775.08	775.08	374.57	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	805.00	805.94	805.94	389.49	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	653.00	653.13	653.13	315.64	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,009.00	1,009.40	1,009.40	487.81	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	480.00	480.57	480.57	232.25	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,122.00	3,122.87	3,122.87	1,509.19	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	964.00	944.08	944.08	456.25	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	272.00	272.33	272.33	134.61	0.00
PREMIER BANK CARD	Unsecured	246.00	276.38	276.38	132.77	0.00
PREMIER BANK CARD	Unsecured	568.00	568.00	568.00	274.50	0.00
PREMIER BANK CARD	Unsecured	556.00	556.29	556.29	268.84	0.00
PREMIER BANK CARD	Unsecured	388.00	388.01	388.01	187.51	0.00
SUPERIOR AMBULANCE SERVICES	Unsecured	2,000.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$866.59	\$866.59	\$0.00
Debt Secured by Vehicle	\$11,548.00	\$11,548.00	\$368.23
All Other Secured	\$1,159.81	\$260.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,574.40</b>	<b>\$12,674.59</b>	<b>\$368.23</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,735.31	\$3,735.31	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,735.31</b>	<b>\$3,735.31</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$99,078.25</b>	<b>\$12,943.79</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,378.08</u>
Disbursements to Creditors	<u>\$29,721.92</u>

**TOTAL DISBURSEMENTS :** **\$35,100.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.